

# Vital Card Rewards Program Rules

01/07/2025

## Definitions

All capitalized terms used in these Rules and not otherwise defined in these Rules have the meanings set forth in the Agreement.

- Sign-up - A consumer that completes a credit application for the Vital World Elite Mastercard and is approved.
- Onboard – Completion of the Vital Mobile App registration process completing at the notification that your physical Vital Mastercard will be delivered to you.

## IMPORTANT INFORMATION ABOUT VITAL CARD REWARDS

These Vital Card Rewards Program Rules (“Rules”) contain the terms which govern cash back rewards (the “Vital Card Rewards”) provided by Vital Card Inc. (“We”, the “Company”, or “Vital”) to our members (“You”) (the “Rewards Program”). Vital Mastercard is issued by Patriot Bank, N.A. (“Bank”) and pursuant to a license from Mastercard International Incorporated. Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. Bank is not a party to these Rules, does not sponsor the Rewards Program, services and/or rewards under this Agreement and has no obligation, liability or other responsibility for the Rewards Program, membership, rewards or other services hereunder, including, but not limited to, the servicing, management or administration of the Rewards Program and/or rewards, or in connection with or in relation to these Rules. These Rules are governed by our privacy policy. Please read and keep these Rules. If you need a physical copy of these Rules or if you have any questions, you may contact us via e-mail at [support@vitalcard.com](mailto:support@vitalcard.com) or visit our website at [vitalcard.com](http://vitalcard.com).

**Participation.** All Vital Cardmembers that Sign-up and Onboard are enrolled into the Rewards Program. Your enrollment in the Rewards Program is contingent on maintaining an account that complies with all Vital Card terms and conditions and is void of delinquencies. We may at our sole discretion suspend your enrollment in the Rewards Program if your Vital Mastercard account transitions into a delinquent status and/or your Vital Card or related card account are not in good standing with Bank or these Rules. Your enrollment in the Rewards Program is also contingent on the existence of the Rewards Program and the Company itself. By participating in the Rewards Program, you agree to receive marketing communications about the Rewards Program pursuant to our Privacy Policy.

**Earning Rewards.** The Rewards Program rewards Vital Cardmembers for responsible spending. Vital has multiple channels for rewarding its customers monetary cash rewards. If applicable, cash rewards are issued to you through the Vital Cash and Vital Cash Back Rewards are funds provided for use with the Vital Cash Prepaid Incentive MasterCard, which can be managed through the Vital Card Mobile App. The Vital Cash and Vital

Cash Back Rewards are funds provided for use with the Vital Cash Prepaid Incentive Mastercard, which can be managed through the Vital Card Mobile App. The Vital Cash Prepaid Incentive Mastercard is issued when you enroll in the Vital World Elite Mastercard program. The Vital Cash Prepaid Incentive Mastercard does not support ATM withdrawals or any other forms of physical cash access. It is designed solely for transactions. is issued when you enroll in the Vital World Elite MasterCard program. The Vital Cash Prepaid Mastercard is a digital prepaid debit card issued by Patriot Bank, N.A., that can be used online and in stores.

**The following sections outline each cash reward that Vital Card offers:**

**Standard Cash Back.** Vital provides unlimited 1.5% Cash Back rewards on every purchase (“Standard Cash Back”).

**How Rewards are Issued.** Standard Cash Back rewards are calculated the day after your billing cycle ends and distributed to your Vital Cash Prepaid Incentive Mastercard within a period of five (5) business days.

#### **Vital’s Other Conditions**

You acknowledge the Rewards Program is a promotional program to which no consideration has been paid to you. Unless and until you redeem Vital Card Rewards in accordance with these Rules, no right, title, or interest in the Vital Card Rewards has been conveyed. You consent and authorize us, our affiliates or any non-affiliated third parties with whom we contract to manage the Program to share information about you and the Rewards Program, as necessary, to effect, administer, enforce, service, or fulfill the terms of the Rewards Program. The Rewards Program is void where prohibited by federal, state, or local law. You are responsible for any tax liability, including disclosure requirements, related to your participation in the Rewards Program. Please consult your tax advisor if you have any questions about your personal tax situation.

#### **Statement on Our Ability to Modify the Program**

You understand that Vital has the ability to modify this Rewards Program at any time and will provide notice of any such changes as required by law.

#### **Vital Card Account Closure**

You understand that by closing your Vital Mastercard account, your Vital Cash Prepaid Incentive Mastercard Account will be automatically terminated. You will no longer have access to your Vital Cash Prepaid Incentive Mastercard account, and you will forfeit any earned and yet to be redeemed Vital Card Rewards.

**Transaction Returns Exceeds Transaction Purchases**

You understand that if at the end of your Vital Mastercard monthly billing cycle, total transaction returns during that month's billing cycle exceeds total transaction purchases, Vital will debit your Vital Cash Card account in an amount equal to the difference of transaction returns less any transactions purchases multiplied by your rewards earn rate.